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2	2.	In their petition, debtors listed their home which is located at 3632 Great Bear
	17	Vegas, Nevada (hereinafter referred to as "Home"), with a value of \$226,894.00, and
4 a	mortgage	balance totaling \$368,875.00.

- However, upon further investigation and an actual appraisal, the Home is valued 3. t \$230,000. (See appraisal attached hereto "Exhibit 1").
- At the time of filing, the "Home" was encumbered by a first mortgage with America's Servicing Company. That mortgage has a balance of \$296,000.00. (See claim #2, attached hereto and marked as "Exhibit 2").
- On the petition date, Debtor owed money to America's Servicing Company 5. (hereinafter the "CREDITOR ASC"), identified in Schedule D in debtors' petition.
- Based on the appraisal (exhibit 1), the home value of \$230,000, less the first 6. mortgage balance of \$296,000.00, results in negative equity, or no equity upon which the "CREDITOR ASC" claim could attach. (See Exhibits 1 through 2).
- "CREDITOR ASC's" claim is wholly unsecured and if the "Home" was sold at 8. auction Creditor would receive nothing.
- Accordingly, the Debtors request that this Court find that the claim of 9. "CREDITOR ASC" is unsecured and should be reclassified as a general unsecured claim to receive pro rata with other general unsecured creditors through the Debtor's chapter 13 plan.

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LEGAL ARGUMENT

In In re Zimmer, 313 F.3d 1220 (9th Cir. 2002), the Court stated that a wholly unsecured 5 len holder's claim can be modified and reclassified as a general unsecured claim pursuant to 11 6 U.S.C. §506(a), despite the anti-modification language in §1322(b)(2). Specifically, the Court eld:

> Section 506(a) divides creditors' claims into "secured...claims" and "unsecured claims." Although the conventional interpretation of "secured" might include any claim in which the creditor has a security interest in the debtor's property, § 506(a) makes clear that the status of a claim depends on the valuation of the property. An allowed claim of a creditor secured by a lien on property in which the estate has an interest ... is a secured claim to the extent of the value of such creditor's interest in the estate's interest in such property ... and is an unsecured claim to the extent that the value of such creditor's interest ... is less than the amount of such allowed claim

> To put it more simply, a claim such as a mortgage is not a "secured claim" to the extent that it exceeds the value of the property that secures it. Under the Bankruptcy Code, "secured claim" is thus a term of art; not every claim that is secured by a lien on property will be considered a "secured claim." Here, it is plain that PSB Lending's claim for the repayment of its loan is an unsecured claim, because its deed of trust is junior to the first deed of trust, and the value of the loan secured by the first deed of trust is greater than the value of the house.

Accordingly, since the claim of "CREDITOR ASC" is wholly unsecured (in that there is no extant equity above the first mortgage in the home), Your Honor should reclassify said claim to a general unsecured claim to receive pro rata with like unsecured creditors. "CREDITOR ASC" should also be stripped of its secured rights under State law since no maintainable security interest in the subject property exists.

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2	Further, the debtors are not required to file an adversary proceeding to achieve the
3	quested relief herein. Debtors may bring a motion to "strip off" "CREDITOR ASC's"
4	onsensual lien by motion. See In re Williams, 166 B.R. 615 (Bankr.E.D.Va.1994), In re Fuller,
5	55 B.R. 300 (Bankr.W.D.Mich.2000), In re Hoskins, 262 B.R. 693 (Bankr.E.D.Mich.2001), In
6	e King, 290 B.R. 641 (Bankr.C.D.III.2003), In re Millspaugh, 302 B.R. 90 (Bankr.D.Idaho
7	003), Dickey v. Ben. Fin. (In re Dickey) 293 B.R. 360 (Bankr.M.D.Pa.2003), In re Hill, 304
8	B.R. 800 (Bankr.S.D.Ohio 2003); In re Sadala 294 B.R. 180 (Bankr.M.D.Fla.2003), In re Fisher,
9	89 B.R. 544 (Bankr.W.D.N.Y.2003), In re Robert, 313 B.R. 545 (Bankr.N.D.N.Y.2004), In re
10	Bennett, 312 B.R. 843 (Bankr.W.D.Ky.2004).

CONCLUSION

WHEREFORE, Debtor prays as follows:

- 1. Find that "CREDITOR ASC" is not a holder of a lien on the home;
- Immediately avoid, "Strip off", cancel and extinguish "CREDITOR ASC's" 2. wholly unsecured claim/lien from the home pursuant to 11 U.S.C. Section 506(a);
- Reclassify "CREDITOR ASC's" claim as a general unsecured claim to be paid 3. pro rata with other general unsecured creditors through the debtor's chapter 13 plan;
 - Such other relief the Court finds appropriate. 4.

DATED: This 1st day of April, 2009.

LAW OFFICES OF PHILIP K. GOLDSTEIN, LTD.

By: /s/ Philip K. Goldstein PHILIP K. GOLDSTEIN, ESQ. Nevada Bar #4275 Attorney for Debtor

File No. HASEMANN30809P

APPRAISAL OF



A Single-Family Residential Property

LOCATED AT:

3632 Great Bear Street Las Vegas, NV 89147-7734

FOR:

Audrey S. Hasemann 3632 Great Bear Street Las Vegas, NV 89147-7734

AS OF:

March 6, 2009

BY:

Robert J. Owczarzak Certified Residential Appraiser

Polished Appraisals Real Estate Appraisals

File No. HASEMANN30609P March 10, 2009 Audrey S. Hasemann 3632 Great Bear Street Las Vegas, NV 89147-7734 File Number: HASEMANN30609P Dear Client, In accordance with your request, I have appraised the real property at: 3632 Great Bear Street Las Vegas, NV 89147-7734 The purpose of this appraisal is to develop an opinion of the defined value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements. is: in my opinion, the defined value of the property as of March 6, 2009 \$230,000 Two Hundred Thirty Thousand Dollars The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, assignment conditions and appropriate certifications. Respectfully Submitted, Robert J. Owczarzak Certified Residential Appraiser Nevada Certification #03982

Case 08-24207-bam Doc 29 Entered 04/01/09 11:34:27 Page 8 of 30

Polished Appraisals Residential Appraisal Report

The purposes of the com-														
	alsal report is to provide		with a credible opi	inion of the define	ed value	of the subject	t property.	given the	e intende	d use of	the appr	alsal.		
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Polished Appraisals Residential Appraisal Report

FEATURE								-					
****	SU	BJECT	CO	MPARABLE S	SALE NO. 1		COM	APARABLE S	SALE NO. 2				SALE NO. 3
3632 Great Bear S	treet		3674 Gr	eat Bear	Street	9661	Pio	neer Ave	nue	2929	Dom	ino W	ay
Address Las Vegas,	NV 8914	7-7734	Las Veg	as, NV 8	9147-7734	Las V	ega	is, NV 8	9117-8767	Las V	egas	, NV 8	39117-3623
Proximity to Subject			0.05 MI	S		0.48	VII E	ENE		1.2 M	NE		
Sale Price	s Perso	nal Use		5	218,000			:	275,000	7.2.17.42			250,000
Sale Price/Gross Liv. Area	s N/A	sq. ft.	s 118.93	sq. ft.		1 136.	68	sq. ft.		\$ 122.	67	sq. ft. 🚆	
Data Source(s)	Mark	h Recent		ublic Rec				ıblic Rec		MLS /			
Verification Source(s)											_		on From Street
VALUE ADJUSTMENTS		RIPTION		RIPTION	+(-) \$ Adjustment	1		PTION	+(-) \$ Adjustment		CRIPT	_	+(-) & Adjustment
Sale or Financing				ti Finan.	Concessions			l Finan.	Concession				Concessions
Concessions	10.00			137Days	-0	1		Days		DOM		_	
Date of Sale/Time						COE				COE			-0,000
Location	Suburb		Suburba			Subur			*11,00	Subur		-00	+
Leasehold/Fee Simple	Fee Sin		Fee Sim			Fee S				Fee S		_	+
Site	4000 S		3999 SF			5737	_	210	-5 20	7000		<u> </u>	-9,000
View	Resider		Residen			Resid	_	ial	-5,20	Resid			-8,000
	2 Story		Match M			2 Sto		ıgı		2 Stor			+
Design (Style)	Average		Average			Avera	_	····		Avera			+-
Quality of Construction	11+/- Y		11+/- Ye			10+/-				21+/-	_		+10,000
Actual Age										_			
Condition	Upgrad		Upgrade		-	Upgra				Avera			+5,000
Above Grade	Total Brims		Total Bolimes	Baths	 	Total Box	_	Baths	 	Total Bdr	_	Baths 0	
Room Count	6 3	2.5	7 4	2.5	<u> </u>	7 4		2.5		7 1 4	-	3.0	-6,000
Gross Living Area	<u> </u>	1,833 sq. ft.	1	,833 sq. ft.	-	1	2,1	012 sq. ft.	-6,30	4—	2,0	38 sq. f	t7,000
Basement & Finished					1	1			1	1			1
Rooms Below Grade			_		-	1_			-	1_			+
Functional Utility	Good		Good			Good				Good			
Heating/Cooling	FAU-C/	AC.	FAU-CA	<u>.C</u>		FAU-	CAC	<u> </u>		FAU-0	CAC		
Energy Efficient Items		d&Fans	Insulate			Insula				Insuta			1
Garage/Carpon	2 Car G	arage	2 Car Ga					r,&RV	-2,00	2 Car	Gara	age	
Porch/Patio/Deck	Patio,C	ov.Porch	CovPorc	:h&Patio	-2,000	CovP	orch	h&Patio	-2,00	Patio.	Cov.	Porch	
Fireplaces	1 Firepl	ace	1 Firepla	ace		1 Fire	plac	ce		1 Fire	place	€	
Built-Ins	Yes		Yes			Yes				Yes			
Pool / Spa	Pool/Sp	a Propty.	Pool Pro	perty	+4,000	Pool/	Spa	Propty.		Pool/S	Spa F	Propty.	
Net Adjustment (Total)			(X)+	□ : \$2	2,000		Ţ	X). s	34,600		X	. \$	10,000
Adjusted Sale Price	10,000		Net Adj.	0.9%		Net Adj.	-1	2.6%		Net Adj.	-4	.0%	
of Comparables			Gross Adl.	2.8% \$	220,000			2.6% \$	240,400		i 16	3.0% s	240,000
Summary of Sales Compar	ison Approa	ch See Att	tached Ad	ddendum									
Site Value Comments _Ls subject's market an	nd value	e was arrive	ed at by a	abstractio	n from the ma	rket du	e to	a lack o	f sales of sin	ilarly siz	ed v	acant	lots in or near
Site Value Comments La subject's market an	nd value	· · · · · · · · · · · · · · · · · · ·						<u>.</u>					
Site Value Comments La subject's market an	ea. PRODUCTIO	wor X	REPLACEME	NT COST NE	w o			VALUE					50,000
Site Value Comments La subject's market an	ea. PRODUCTION	NOR X	REPLACEME	NT COST NE	w 0i	NON OF		VALUE				= \$	<u>50,000</u> 155,805
Site Value Comments Lassubject's market and ESTIMATED REF Source of cost data Mars Quality rating from cost ser	ea. PRODUCTION Hall & State Upgr	on or XIs wift Resider	REPLACEME ntial Cost	NT COST NE Handboo	W 01 0k 2008 D	PINION OF veiling	SITE	VALUE 1,83	3 Sq. Fı. ⊕ \$ 8 5	00		= 3	<u>50,000</u> 155,805
Site Value Comments Lassubject's market and ESTIMATED RESTIMATED R	ea. PRODUCTION P	N OR X N wift Resider	REPLACEME Intial Cost live date of c	NT COST NE Handboo	W 01 ok 2008 b. d. 2008 P	PINION OF veiling col/Spa	SITE Fin	VALUE 1,83 replace,	3 Sq. Fl. @ \$85 Sq. Fl. @ \$	00	Porc	= 3	50,000 155,805 30,000
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Source of cost data Mars Quality rating from cost ser Comments on Cost Approach Weight, the Cost Ap	ea. PRODUCTIO hall & Sy vice Upgr ch (gross in Compar	M OR X M wift Resider aded Effect ring area calculation Appro- ends support	REPLACEMENTIAL COST New date of contions, depreson to the	NT COST NE Handboo cost data Oc ciation, etc.) ven the gr assigned	W Oil ok 2008 Do at. 2008 P eatest Ga value. To	Pinjon of veiling Gol/Spa trage/Carpi tal Estimat	SITE Fire	1,83 1,83 replace, 42	3 Sq. Fl. @ \$ 85 Sq. Fl. @ \$ Open Patio, (0 Sq. Ft. @ \$ 30	00	Porc	= \$ = \$ = \$	50,000 155,805 30,000 12,600
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Polished Appraisals Residential Appraisal Report

				iisai Kepuit			
FEATURE	SUBJECT	COMPARABLE S	ALE NO. 4	COMPARABLE S	ALE NO. 5	COMPARABLE SAI	LE NO. 6
3632 Great Bear St		3374 Syvella Cou		9593 Teton Diable			
Address Las Vegas,		Las Vegas, NV 89	9117-36 <u>23</u>	Las Vegas, NV 89	117-0740		
Proximity to Subject		0.45 MI NE		0.53 MLENE			
Sale Price	s Personal Use	5	240,000	\$ 2	19,000	;	
		175		\$ 94.32 sq. ft.		\$ 50.ft.	
Sale Price/Gross Liv. Area	s N/A sq.ft.	3 110.17 Sq. 10.502				-4-102	
				MLS / Public Reci			
				Exterior Inspection	r From Street		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(·) & Adjustment	DESCRIPTION	+(-) \$ Adjustment
	DESCRIPTION		Consession	PENDING SALE	· · · · · · · · · · · · · · · · · · ·		
Sale or Financing		FHA Financing				l l	
Concessions		DOM = 85 Days	-7,200	DOM = 85 Days			
Date of Sale/Time	HANGE CHICAGO	COE 10-1-08	-12 000	Est.COE 1/31/09		1	
			10,000	Suburban			
Location	Suburban	Suburban	+			· · · · · · · · · · · · · · · · · · ·	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	4000 SF	4284 SF		5693 SF	-5,000	l i	
				Residential			-
View	Residential	Residential	-			· 	
Design (Style)	2 Story	2 Story		2 Story			
Quality of Construction	Average	Average		Average			
Actual Age	11+/- Years	15 +/- Years		13+/- Years]	
			145 000		-		
Condition	Upgraded	Average	+10,000	Upgraded	 -	}	
Above Grade	Total Borms Baths	Total Bdms. Gaths	1	Total Bilms. Beths		Total Bornes, Baths	
Room Count	6 3 2.5	7 4 2.75	-6,000	7 4 3.0	-8,000		
	1,833 sq. ft.	2,031 sq. ft		2,322 sq. ft.	-17,500	sq. ft.	
Gross Living Area	1,033 2d tr.	2,001 34.10	-7,500		11,220		
Basement & Finished	1	I	[1	1		
Rooms Below Grade		1					
Functional Utility	Good	Good		Good		L	
				FAU-CAC	Ι	T	
Heating/Cooling	FAU-CAC	FAU-CAC		,		 	
Energy Efficient Items	Insulated&Fans	Insulated		Insulated	ļ <u> </u>	ļļ	
Garage/Carport	2 Car Garage	2 Car Garage		2 Car Garage	L	<u> </u>	
			1	CovPatio&Entry			
Porch/Patio/Deck	Patio,Cov Porch	Patic,Cov.Porch	 				
Fireplaces	1 Fireplace	1 Fireplace	L	1 Fireplace			
Built-Ins	Yes	Yes		Yes			
	Pool/Spa Propty.	Pool/Spa Propty.		Pool/Spa Propty			
Pool / Spa	TOURS PARTICULLY.		17,200		28,500	X). :	_
Nei Adjustment (T <u>otal)</u>			11,200		LU,000		
Adjusted Sale Price		Net Adj7.2%		Net Adj13.0%		Net Adj. 0.0%	
of Comparables		Gross Adj. 19.7% 1	222.800	Gross Adi, 13.0% 5	190,500	Gross Adj. 0.0% \$	
Summary of Sales Compa	riena Anoroach						
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Case 08-24207-bam Doc 29 Entered 04/01/09 11:34:27 Page 11 of 30

Borrower:	File No.	: HASEMANN30609P
Property Address: 3632 Great Bear Street	Case N	o.:
City: Las Vegas	State: NV	Zip: 89147-7734
Lender: Audrey S. Hasemann		

Neighborhood Market Conditions

Marketing time is in the 2 to 6 month range per MLS/Broker data.

Concessions are typical of buyer-seller interaction, however, buy downs and percentage step interest offerings are minimal.

Conventional, FHA, VA, and private investor financing is readily available.

Additional Features

Extensive use of wood laminate flooring at 60% of level one, tile at remaining 40% of level one as well as baths and laundry area at level two, and carpet at all other living area

Kitchen features painted wood cabinets with pot shelves, granite counters, tile floor, stainless appliances and sinks, recessed lighting, and pantry

Ceiling fans at all bedrooms and dining area

Corner raised-hearth gas fireplace at living room

Covered porch, open patio, in-ground pool / spa with Kool Deck perimeter

Comments on Sales Comparison

The comparables presented were the best available at the time of inspection. Adjustments have been abstracted by paired analysis when possible or a percentage of cost to construct was used when necessary.

Seller sales concessions are adjusted dollar-for-dollar based on information provided by the listing agents on each property's MLS listing sheet.

Condition adjustments are at the estimated cost to bring the condition of the comparable sales to a level more similar to that of the subject.

Square footage adjustments are at \$35PSF+/-(R) at variances exceeding 100SF. Site adjustments are at \$35PSF+/-(R) at variances exceeding 1000 SF (approximately 24% of subject's site value PSF).

Half baths which affect the overall count of bathing facilities abstract at \$5,000 to \$7,500 taken here at \$6,000. Market recognizes no value distinction between 2.75 and 3.0 bath configurations as both provide three bathing facilities.

Age is adjusted at \$1,000 per year where variances equal or exceed ten years (approximately 33% of subject's annual depreciation).

Subject is bracketed at size, at site size, at age, and at value. Value brackets, after all considerations, between \$220,000 and \$240,400 indicating it to be reasonably supportable at its assigned value of \$230,000.

Additional Comments

This report has been electronically signed and is secure.

The appraiser used a variety of data services such as public and private online data bases which include public records provided by the Clark County Nevada assessor's office, county recorder's office, FEMA flood maps from the Clark County Regional Flood Control District, county websites which provide zoning maps and related information, overhead maps, and census tract maps. Appraiser also relied on extensive amounts of information gleaned from the local Multiple Listing Service (MLS), listing and selling realtor direct contact when necessary, and information provided on their historical listing and sales sheets relative to the effective date of this appraisal. The appraiser did report all pertinent data relative to the valuation process.

Property presented at Comparable Sale #5 position is a pending sale rather than a closed escrow sale and therefore was not used in the final reconciliation to establish value. This property is only presented to support the neighborhood value trends as declining.

File No. HASEMANN30609P

Scope of Work, Assumptions and Limiting Conditions

Scope of work is defined in the Uniform Standards of Professional Appraisal Practice as " the type and extent of research and analyses in an assignment." In short, scope of work is simply what the appraiser did and did not do during the course of the assignment. It includes, but is not limited to: the extent to which the property is identified and inspected, the type and extent of data researched, the type and extent of analyses applied

The scope of this appraisal and ensuing discussion in this report are specific to the needs of the client, other identified intended users and to the Intended use of the report. This report was prepared for the sole and exclusive use of the client and other identified intended users for the identified intended use and its use by any other parties is prohibited. The appraiser is not responsible for unauthorized use of the report.

The appraiser's certification appearing in this appraisal report is subject to the following conditions and to such other specific conditions as are set forth by the appraiser in the report. All extraordinary assumptions and hypothetical conditions are stated in the report and might have affected the assignment results.

- 1. The appraiser assumes no responsibility for matters of a legal nature affecting the property appraised or title thereto, nor does the appraiser render any opinion as to the title, which is assumed to be good and marketable. The property is appraised as though under responsible ownership
- 2. Any sketch in this report may show approximate dimensions and is included only to assist the reader in visualizing the property. The appraiser has made no survey of the property.
- 3. The appraiser is not required to give testimony or appear in court because of having made the appraisal with reference to the property in question, unless arrangements have been previously made thereto.
- 4. Neither all, nor any part of the content of this report, copy or other media thereof (including conclusions as to the property value, the identity of the appraiser, professional designations, or the firm with which the appraiser is connected), shall be used for any purposes by anyone but the client and other intended users as identified in this report, nor shall it be conveyed by anyone to the public through advertising, public relations, news, sales, or other media, without the written consent of the appraiser.
- The appraiser will not disclose the contents of this appraisal report unless required by applicable law or as specified in the Uniform Standards of Professional Appraisal Practice.
- 6. Information, estimates, and opinions familished to the appraiser, and contained in the report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the appraiser is assumed by the appraiser.
- 7. The appraiser assumes that there are no hidden or unapparent conditions of the property, subsoit, or structures, which would render it more or less valuable. The appraiser assumes no responsibility for such conditions, or for engineering or testing, which might be required to discover such factors. This appraisal is not an environmental assessment of the property and should not be considered as such.
- 8. The appraiser specializes in the valuation of real property and is not a home inspector, building contractor, structural engineer, or similar expert, unless otherwise noted. The appraiser did not conduct the intensive type of field observations of the kind intended to seek and discover property defects. The viewing of the property and any improvements is for purposes of developing an opinion of the defined value of the property, given the intended use of this assignment. Statements regarding condition are based on surface observations only. The appraiser claims no special expertise regarding issues including, but not limited to: foundation' settlement, basement moisture problems, wood destroying (or other) insects, pest infestation, radon gas, lead based paint, mold or environmental issues. Unless otherwise indicated, mechanical systems were not activated or tested.

This appraisal report should not be used to disclose the condition of the property as it relates to the presence/absence of defects. The client is invited and encouraged to employ qualified experts to inspect and address areas of concern. If negative conditions are discovered, the opinion of value may be affected.

Unless otherwise noted, the appraiser assumes the components that constitute the subject property improvement(s) are fundamentally sound and in

king of the property by the appraiser was limited to readily observable areas. Unless otherwise noted, attics and crawl space areas were not accessed. The appraiser did not move furniture, floor coverings or other items that may restrict the viewing of the property.

- 9. Appraisals involving hypothetical conditions related to completion of new construction, repairs or alteration are based on the assumption that such completion, alteration or repairs will be competently performed
- 10. Unless the intended use of this appraisal specifically includes issues of property insurance coverage, this appraisal should not be used for such purposes. Reproduction or Replacement cost figures used in the cost approach are for valuation purposes only, given the intended use of the essignment. The Definition of Value used in this assignment is unlikely to be consistent with the definition of Insurable Value for property insurance coverage/use.
- 11. The ACI General Purpose Appraisal Report (GPAR™) is not intended for use in transactions that require a Fannie Mae 1004/Freddle Mac 70 form. also known as the Uniform Residential Appraisal Report (URAR)

Additional Comments Related To Scope Of Work, Assumptions and Limiting Conditions

The scope of work related to this appraisal was limited to the owner's concern about the current market value of the subject. To that end, the appraiser has presented the most recent similar sales of comparable pool properties and one pending sale.



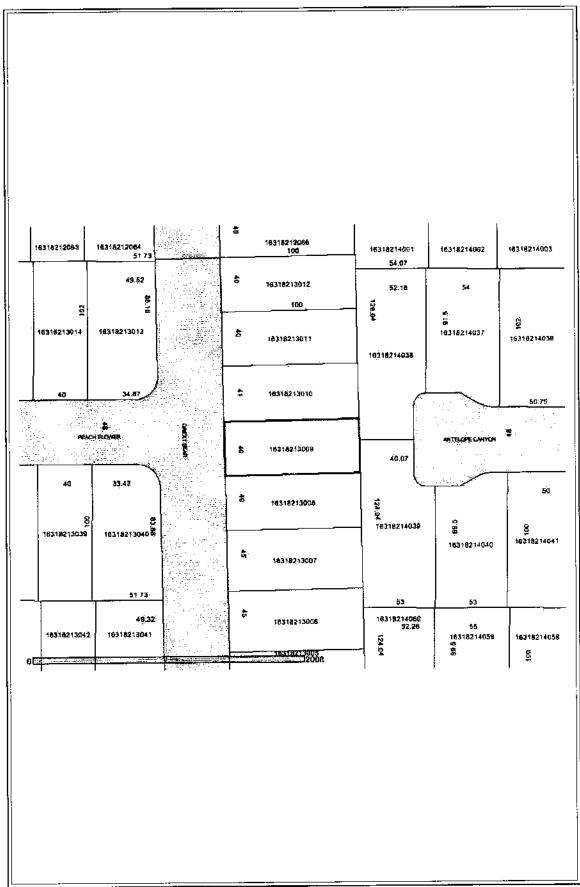
Appraiser's Certification						
The appraiser(s) certifies that, to the best of the appraiser's knowledge and b	elief:					
 The statements of fact contained in this report are true and correct. The reported analysis, opinions, and conclusions are limited only by the reported assumption. 	ons and limiting conditions and are the personal, impartial, and unbiased professional					
 analyses, opinions, and conclusions. Unless otherwise stated, the appraiser has no present or prospective interest in the propert involved. 	y that is the subject of this report and has no personal interest with respect to the parties					
The appraiser has no bias with respect to the property that is the subject of this report or to	the parties involved with this assignment.					
5. The appraiser's engagement in this assignment was not contingent upon developing or rep						
6. The appraiser's compensation for completing this assignment is not contingent upon the development or recording of a predetermined value or direction in value that favors the cause of						
the client, the amount of the value opinion, the attainment of a stipulated result, or the occurre						
 The appraiser's analyses, opinions, and conclusions were developed, and this report has be Unless otherwise noted, the appraiser has made a personal inspection of the property that 						
 Unless operwise noted, the appraisal has made a jessificant real property appraisal assistance to the aj 	-					
3. Charles total Books, 10 one provided significant total property approved a second to the equi	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
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PLAT MAP

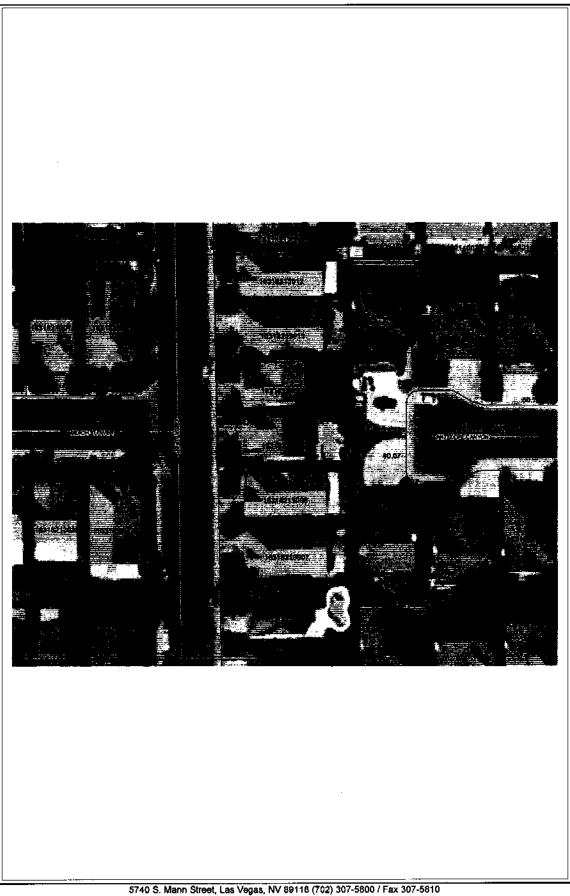
Client: Audrey S. Hasemann	File N	lo.: HASEMANN30609P
Property Address: 3832 Great Bear Street	Case	No.:
City: Las Vegas	State: NV	Zip: 89147-7734



Case 08-24207-bam Doc 29 Entered 04/01/09 11:34:27 Page 15 of 30

OVERHEAD PHOTO MAP

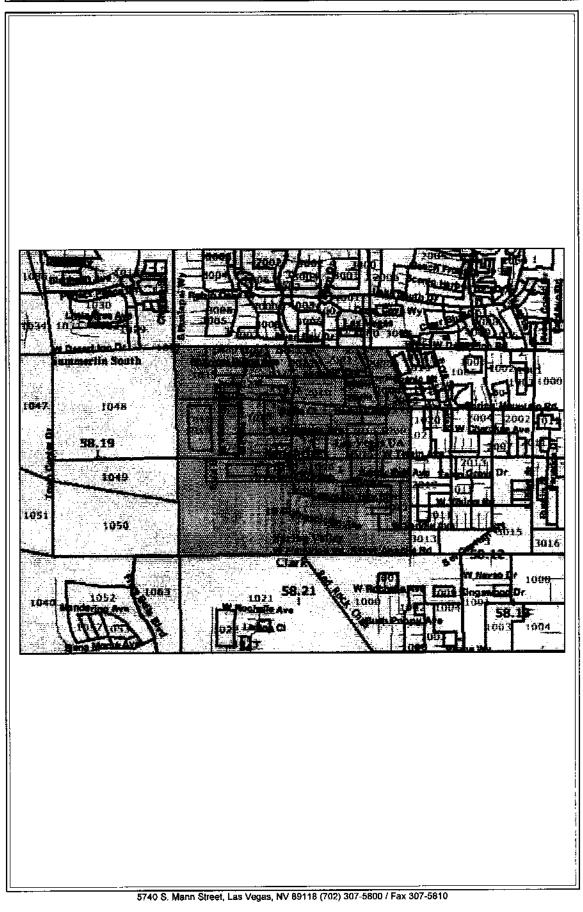
Client: Audrey S. Hasemann	Fi	le No.: HASEMANN30609P
Property Address: 3632 Great Bear Street		ase No.:
City: Las Vegas	State: NV	Zip: 89147-7734



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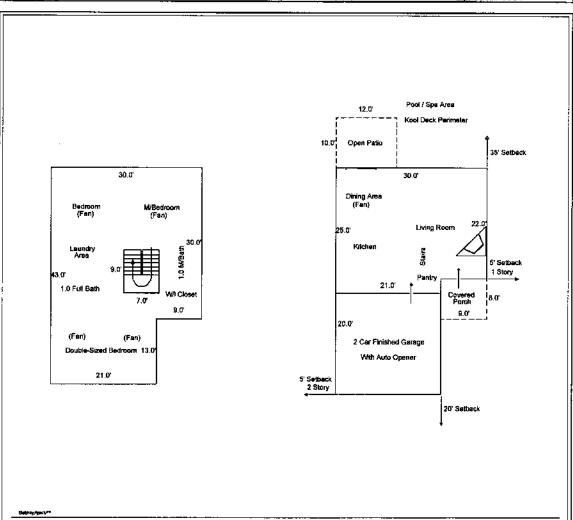
CENSUS TRACT MAP

Client: Audrey S. Hasemann	File N	o.: HASEMANN30609P
Property Address: 3632 Great Bear Street	Case	No.:
City: Las Vegas	State: NV	Zip: 89147-7734



FLOORPLAN

Client: Audrey S. Hasemann	File No.: HASEMANN30609P
Property Address: 3632 Great Bear Street	Case No.:
City: Las Vegas	State: NV Zip: 89147-7734



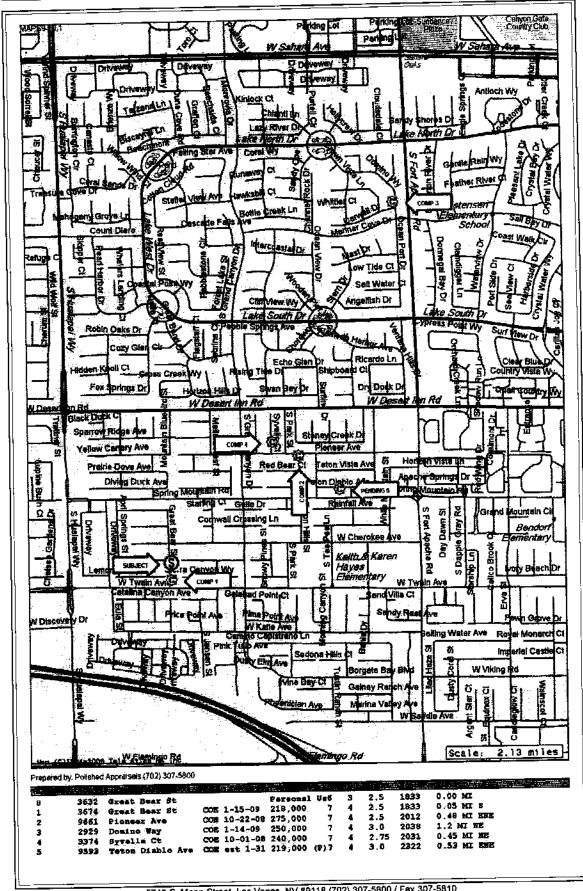
Comments:

AREA CALCULATIONS SUMMARY				
Code	Description:	Net Size	Net Totals	
GLA1	First Floor	723.0		
	Second Floor	1173.0		
- /-	Stairs	-63.0	1833.0	
P/P	Covered Porch Open Patio	72.0 120.0	192.0	
GAR	Garage	420.0	420.0	
Ne	t LIVABLE Area	(Rounded)	1833	

LIVIN	IG A	REA BREA	KDOWN
.8	reakd	OWN	Subtotale
Pirat Ploor			
22.0 3.0	×	30.0 21.0	660.0 63.0
Second Floor	-		32.5
	×	30.0	900.0
13.0	×	21.0	273.0
Stairs			
7.0	×	9.0	-63.0
5 Items		(Rounde	ed) 1833

LOCATION MAP

	File No	HASEMANN30609P
Client: Audrey S. Hasemann Property Address: 3632 Great Bear Street	Case N	
City Les Venas	State: NV	Zip: 89147-7734



Case 08-24207-bam SUBJECT PROPERTY PROP

Client: Audrey S. Hasemann	File No	: HASEMANN30609P
Client: Audrey S. Hasemann Property Address: 3632 Great Bear Street	Case	
City Lee Venus	State: NV_	Zip: <u>89147-7734</u>



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: March 6, 2009 Appraised Value: \$ 230,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Case 08-24207-bam Doc 29 restant Appraisant terred 10 4/01/109 11:34:27 Page 20 of 30

0.11	File No	.: HASEMANN30609P
Client: Audrey S. Hasemann	Case	
Property Address: 3632 Great Bear Street	State: NV	Zip: 89147-7 <u>73</u> 4
City: Las Vegas		



ALTERNATE FRONT VIEW

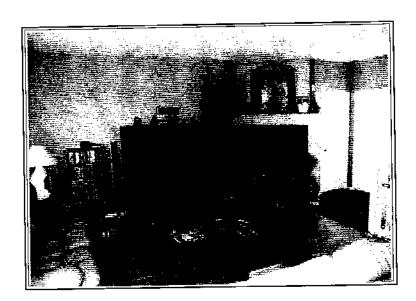


KITCHEN FEATURES TILE FLOOR, GRANITE COUNTERS, PAINTED WOOD CABINETS WITH POT SHELVES, PAN-TRY, AND FULL COMPLEMENT OF BUILT-INS

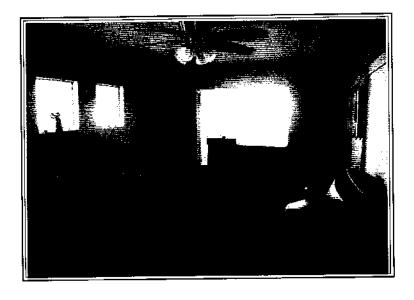


DINING AREA WITH WOOD LAMINATE FLOORING AND CEILING FAN

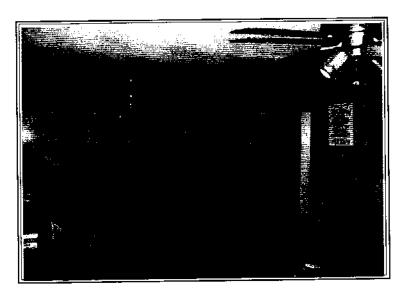
	File No	: HASEMANN30609P
Client: Audrey S. Hasemann	Case	
Property Address: 3632 Great Bear Street	State: NV	Zip: 89147-7734
City; Las Vegas	Julie, 117	



LIVING ROOM WITH WOOD LAMINATE FLOORING AND RAISED HEARTH GAS FIREPLACE



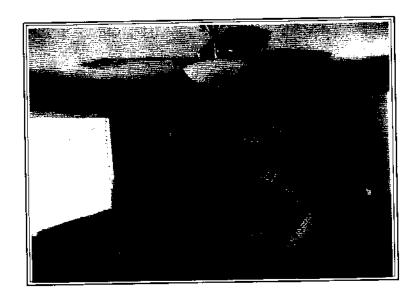
BEDROOM WITH CEILING FAN



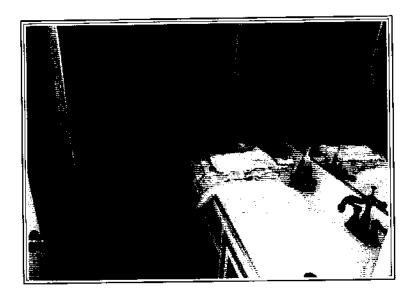
SIZEABLE BEDROOM (2 BEDROOMS JOINED TOGETHER) WITH TWO CEILING FANS

Case 08-24207-bam Doc 29 of 30 Poissing Appraisant Residual Poissing Page 22 of 30

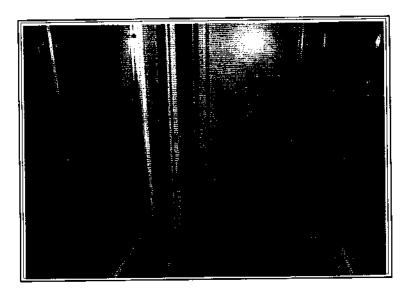
Client: Audrey S. Hasemann	File No.: HASEMANN30609P	_
Client: Audrey S. Hasemann Property Address: 3632 Great Bear Street	Case No.:	- I
City Lee Veges	State: NV Zip: 89147-7734	Ш



M/BEDROOM WITH CEILING FAN



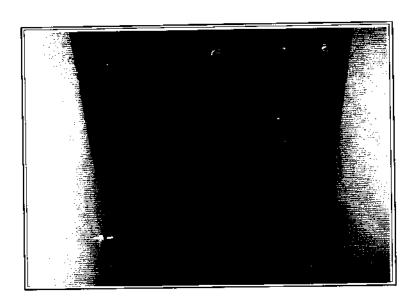
FULL GUEST BATH WITH TILE FLOOR AND CULTURED MARBLE VANITY



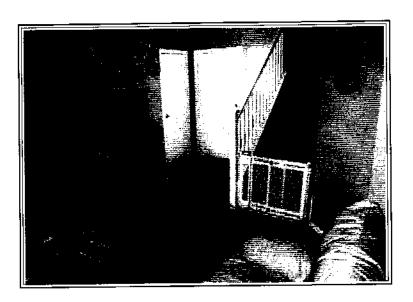
FULL M/BATH WITH TILE FLOOR AND CULTURED MARBLE DUAL VANITY

Case 08-24207-bam Porce 20 Formation of the Appraisant Real Porce 20 Page 23 of 30

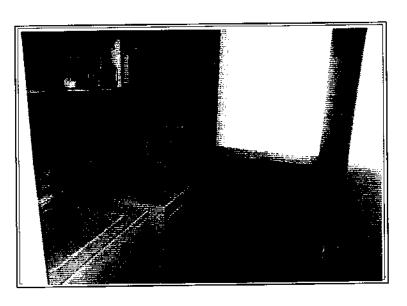
Client: Audrey S. Hasemann	File N	
Property Address: 3632 Great Bear Street	Case	
City: Lee Venes	State: NV	Zip: 89147-7734



HALF BATH AT LEVEL ONE



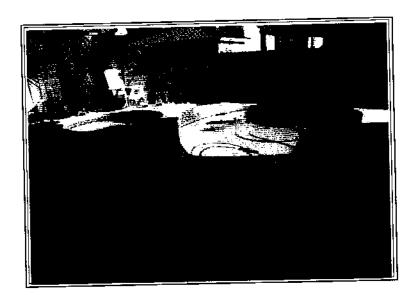
GAS FIREPLACE AND TILE FOYER



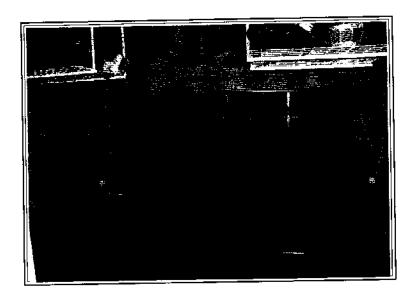
LAUNDRY AREA

Case 08-24207-bam Disco 29 Praise in the first of the praise of the prai

	File No.: HASEMANN30609P
Client: Audrey S. Hasemann Property Address: 3632 Great Bear Street State: NV	Case No.:
City: Las Vegas State: NV	Zip; 89147-7734
City, Las vegas	



FREEFORM IN-GROUND POOL AND RAISED SPA WHICH OVERFLOWS INTO POOL



TWO CAR FINISHED GARAGE WITH AUTOMATIC OPENER



COVERED PORCH

Case 08-24207-bamcon PARA 212 PRE-pater (ค.ศ. 046/04/04/04/134:27 Page 25 of 30

Client: Audrey S. Hasemann	File No.: HASEMANN30609P
Property Address: 3632 Great Bear Street	<u>Case No.:</u>
City Les Vense	State: NV Zip: 89147-7734



COMPARABLE SALE #1

3674 Great Bear Street Las Vegas, NV 89147-7734 Sale Date: COE 1-15-09 Sale Price: \$ 218,000



COMPARABLE SALE #2

9661 Pioneer Avenue Las Vegas, NV 89117-6767 Sale Date: COE 10-22-08 Sale Price: \$ 275,000



COMPARABLE SALE #3

2929 Domino Way Las Vegas, NV 89117-3623 Sale Date: COE 1-14-09 Sale Price: \$ 250,000

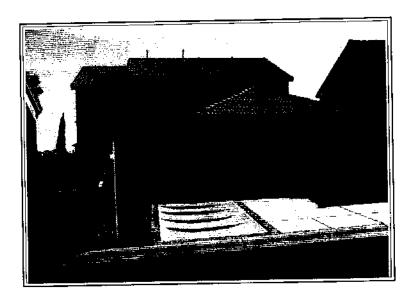
Case 08-24207-bam Doc 29 PROFESTER PROPERTY PROPERTY PAGE 26 of 30

Client: Audrey S. Hasemann	File I	IO. HASEMANN30609P
Client: Audrey S. Hasemann Property Address: 3632 Great Bear Street	Case	
City Lee Venne	State: NV	Zip: 89147-7734



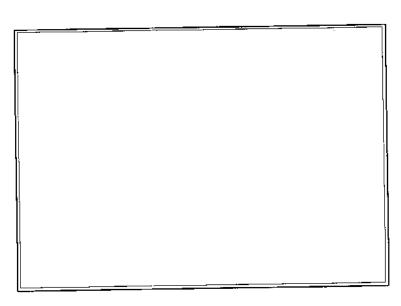
COMPARABLE SALE #4

3374 Syvella Court Las Vegas, NV 89117-3623 Sale Date: COE 10-1-08 Sale Price: \$ 240,000



COMPARABLE SALE #5

9593 Teton Diablo Avenue (PENDING) Las Vegas, NV 89117-6740 Sale Date: Est COE 1/31/09 Sale Price: \$ 219,000



COMPARABLE SALE #6

Sale Date: Sale Price: \$

Polished Appraisals Real Estate Appraisals

File No. HASEMANN30609P March 10, 2009 File Number: HASEMANN30609P Audrey S. Hasemann 3632 Great Bear Street Las Vegas, NV 89147-7734 HASEMANN30609P Invoice # : 3-3-2009 / Inspected: 3-8-2009 Order Date : Reference/Case # : PO Number: 3632 Great Bear Street Las Vegas, NV 89147-7734 \$350.00 Single Family Residential Appraisal Personal Use \$350.00 Invoice Total (\$350.00 Deposit Deposit \$0.00 Amount Due Terms: Paid at entry, as agreed. Check #3644 Please Make Check Payable To: Polished Appraisals 5740 S. Mann Street Las Vegas, NV 89116 Thank you for your business III

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Case 08-24207-bam Claim 2-1 Filed 12/04/08 Page 1 of 30

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEVADA

PROOF OF CLAIM Chapter 13

Name of Debtor: Audrey S. Hasemann Bankruptcy Case No: 08-24207-bam

A.CREDITOR INFORMATION

Name and Address of Creditor:

This space is for court use only

America's Servicing Company

One Home Campus MAC# X2302-045 Des Moines, IA 50328

Number by which creditor identifies debtor: 1115034166 / 08-75379

B. CLAIM INFORMATION

1. Basis for claim: Monies loaned

2. Date debt was incurred: November 28, 2005

3. CLASSIFICATION OF CLAIM: SECURED

Attach evidence of perfection of security Brief description of collateral: Real Estate

4. TOTAL AMOUNT OF CLAIM: \$296,000.00 (Principal Balance, plus below arrearages)

TOTAL: \$9,790.17*

*Arrearages, as set forth in Schedule "A" attached.

Plus accruing interest, late charges, **attorney's fees, costs, and all other

expenses related thereto.

**IF LEGAL FEE AND COSTS ARE INCURRED AFTER THIS PROOF OF CLAIM IS FILED, YOUR ACCOUNT WILL BE ASSESSED THOSE FEES AND COSTS IF LEGALLY PERMISSIBLE IN THE OPINION OF THE LENDER. IF SUCH FEES AND COSTS ARE NOT PAID AS PART OF THIS CASE, THEY MAY BE COLLECTED IN THE FUTURE PURSUANT TO THE TERMS OF YOUR SECURITY INSTRUMENT, THE BANKRUPTCY CODE, AND OTHER APPLICABLE LAW.

C. CERTIFICATION

The undersigned certifies under penalty of perjury that the debtor named above is indebted to the claimant in the amount shown, that there is no security for the debt other than that stated above or in an attachment to this form, that no unmatured interest is included, and that the undersigned is authorized to make this claim.

Dated December 4, 2008

NLDE HANSEN, LLP. counsel for creditor

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Case 08-24207-bam Claim 2-1 Filed 12/04/08 Page 2 of 30 Audrey S. Hasemann

CASE NO: 08-24207-bam

SCHEDULE "A"

PRINCIPAL BALANCE \$296,000.00

ARREARAGES

3 Monthly payments at \$2,448.38 (8/1/2008 - 10/1/2008) \$7,345.14 1 Monthly payment at \$2,445.03 (11/1/2008) \$2,445.03

TOTAL* \$9,790.17

^{*}TOTAL GOOD THROUGH November 26, 2008

^{***}NOTE: THE TOTAL DEBT IS THE SUM OF THE ARREARAGES AND THE PRINCIPAL BALANCE, LESS ANY PORTION OF THE ARREARAGES WHICH UNDER THE TERMS OF THE LOAN WOULD BE APPLIED AS A REDUCTION OF THE PRINCIPAL.